

1999 SUPERVISED LENDERS' ANNUAL REPORT

This is a composite of all reports made to the Administrator of the Uniform Consumer Credit Code, pursuant to § 5-2-304(2), previously 5-3-505(2), C.R.S. It does not include reports made by deferred deposit lenders. This information has not been independently verified.

Number of supervised lenders reporting data for December 31, 1999 = 884

1. Total Supervised Loans made or taken by assignment in 1999

No. 132,345 \$ 1,496,220,892

a. Supervised Loans (open end)

\$0-630	No. 23,017	\$ 4,310,251
\$630-2,100	No. 6,045	\$ 8,221,843
In excess of \$2,100	No. 7,066	\$ 299,266,400

b. Supervised Loans (closed-end)

\$0-630	No. 6,380	\$ 2,527,349
\$630-2,100	No. 15,161	\$ 23,900,942
In excess of \$2,100	No. 74,676	\$ 1,157,994,107

c. Average annual percentage rate (APR) on Supervised Loans (open end)

\$0-630	20.33%
\$630-2,100	23.26%
In excess of \$2,100	15.39%

d. Average annual percentage rate (APR) on Supervised Loans (closed end)

\$0-630	31.33%
\$630-2,100	23.26%
In excess of 2,100	15.39%

e. Primary security on Supervised Loans

1. Unsecured-signature only (open end)	No.	30,867	\$	31,246,221
2. Real Estate (open end)	No.	4,767	\$	282,911,473
3. Unsecured-signature only (closed end)	No.	33,792	\$	123,318,702
4. Real Estate (closed end)	No.	19,661	\$	827,302,654
5. Household goods	No.	12,863	\$	35,963,724
6. Automobiles	No.	10,219	\$	70,786,859
7. Multiple collateralized loans	No.	1,470	\$	6,902,414
8. Mobile homes	No.	978	\$	31,462,647
9. Other	No.	17,728	\$	86,326,198

**2. Consumer credit transactions (open and closed end) outstanding
as of December 31, 1999**

a. Supervised loans (§5-1-301(47) previously 5-3-501, C.R.S.)	No.	130,854	\$	1,239,472,688
b. Consumer loans (§5-1-301(15) previously 5-3-104, C.R.S.)	No.	97,665	\$	993,807,966
c. Consumer credit sales (§5-1-301(11) previously 5-2-104, C.R.S.)	No.	75,479	\$	988,524,473
d. Consumer leases (§5-1-301(14) previously 5-2-106, C.R.S.)	No.	35,735	\$	751,661,493

3. Insurance on supervised loans made in 1999

a. Credit life insurance sold	34.68%
b. Credit health and accident insurance sold	25.59%
c. Property insurance sold	9.11%
d. Unemployment insurance sold	9.11%

**4. Delinquencies (no payment for 90 days or more)
as of December 31, 1999 for
all consumer credit transactions**

No.	15,493	\$	114,729,382
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5. Defaults, as defined by creditor, for all consumer credit transactions

No.	15,873	\$	124,504,184
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a. Number of garnishments	No.	251
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b. Number of borrowers filing bankruptcy in 1999	No.	4,232	
c. Number of repossessions in 1999	No.	2,785	
d. Number of bankruptcies filed after garnishments in 1999	No.	42	
 6. Total consumer credit sales contracts purchased in 1999.	No.	49,833	\$ 596,530,059
 7. Total consumer leases purchased in 1999.	No.	12,312	\$ 349,814,344